Electronic Acknowledgement Receipt			
EFS ID:	3286932		
Application Number:	10645722		
International Application Number:			
Confirmation Number:	8172		
Title of Invention:	Systems and methods for directing elective account balances		
First Named Inventor/Applicant Name:	Kenneth Algiene		
Customer Number:	20350		
Filer:	Yu-An Kuo/Kay Barclay		
Filer Authorized By:	Yu-An Kuo		
Attorney Docket Number:	020375-038110US		
Receipt Date:	12-MAY-2008		
Filing Date:	20-AUG-2003		
Time Stamp:	12:32:43		
Application Type:	Utility under 35 USC 111(a)		

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## File Listing:

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)
1		AMD 03811.pdf	123312	V/00	9
1	AMD_00011.pdi	d47cff1ac413055ba5e18664b6d7f53c8 8bbb248	yes	<b>9</b>	

	Multipart Description/PDF files in .zip description			
	Document Description	Start	End	
	Amendment - After Non-Final Rejection	1	1	
	Claims	2	7	
	Applicant Arguments/Remarks Made in an Amendment	8	9	
Warnings:				

Information:

Total Files Size (in bytes): 123312

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### New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

#### National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

### New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.